

Citing the stories of Illinois families unable to keep up with rising insurance costs or access coverage because of pre-existing conditions, Rep. Debbie Halvorson announced her intention to vote for health insurance reform.

"Every day I hear from people in our district who are hurting because of the health insurance industry and rising premiums. Recently, a Joliet resident from my district, Paul Cabay, wrote me about the construction small business he started three years ago. He said his insurance plan is draining his family's income by the month. 'My wife and I both work, we have through high school and college. We have to wonder if we are going to be financially stable in the future because of health care.' Paul wrote. Because of rising costs, Paul says he is "on the verge of having to close a successful small business".

"He is not alone in his experience. So many of the small businesses and entrepreneurs we need to grow our economy and create jobs are struggling because of health insurance costs that are growing unsustainably.

"Stories like Paul's, as well as from seniors who can't afford their prescriptions and working families denied coverage because of pre-existing conditions are the reason we need health reform. Recently, we've seen insurance premiums for individuals in Illinois rise by as much as 60 percent. Every day, more small businesses are priced out of offering insurance to their employees because premiums have gone up nearly 130% over the last ten years. It's clear we must act now.

"The choice is to be on the side of reform, or on the side of a status quo that makes insurance company CEOs rich while families suffer. After reading the legislation and listening to my constituents, I've decided to stand with my constituents to be on the side of health insurance reform.

"We're going to make sure Americans can access the same health insurance choices as members of Congress, and we're going to lower costs for families and small businesses. Health insurance reform will reduce the deficit by over \$130 billion over the first ten years, and by even more in the next decade. This bill holds health insurance companies accountable by forcing them to cover people with pre-existing conditions, stops them from dropping people's coverage when they get sick. It will bring more choice and competition to health insurance by allowing states to band together so insurance can be sold across state lines, lower prescription drug costs, and allow small businesses to pool together for lower premiums through private insurers. I believe this reform is necessary and long overdue."

**Provisions that will immediately help Americans this year include:**

- Small businesses can access tax credits to purchase affordable coverage.
- Pre-existing condition denials are prohibited for all children in all new plans
- Access to affordable insurance for Americans with pre-existing conditions
- Insurance companies prohibited from dropping people when they get sick
- Insurance companies prohibited from having lifetime limits on benefits on all plans
- \$250 in relief for seniors who are in the Medicare prescription drug donut hole